Case 18-00870 Doc 1 Filed 01/12/18 Entered 01/12/18 09:18:16 Desc Main क्या an this information to identify your c United States Bankruptcy Court for the: Northern District of Illinois Case number (# known): Chapter you are filing Chapter 7 ☐ Chapter 11 ☐ Chapter 12 Check if this is an A Chapter 13 amended filing Official Form 101 Voluntary Petition for Individuals Filing for Bankruptcy 12/15 The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car." the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information, if more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Identify Yourself About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): 1. Your full name Write the name that is on your government-issued picture First name identification (for example, your driver's license or passport). Middle name Middle name Bring your picture Last name identification to your meeting with the trustee. Suffix (Sr., Jr., II, III) Suffix (Sr., Jr., II, III) 2. All other names you have used in the last 8 First name First name years Mindle name Include your married or Middle name maiden names. Last name Last name First name First name Middle name Middle name Last name Last name xxx - xx - 3 8 3 2 3. Only the last 4 digits of your Social Security number or federal OR Individual Taxpayer 9xx - xx -Identification number (ITIN)

Document

Doc 1 Filed 01/12/18 Entered 01/12/18 09:18:16 Desc Main

Debtor 1

Page 2 of 11 Case number (# known)_

· ·	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer Identification Numbe (EIN) you have used the last 8 years	have not used any business names or EINs.	☐ I have not used any business names or EINs.
Include trade names and doing business as names		
Coing business as Haines	Business name	Business name
	EIN	EIN
	EIN	EIN.
. Where you live		If Debtor 2 lives at a different address:
	2542 E 76th Street	Number Street
	Chicage Il 60649 City State 718 Code	AV.
	City State ZIP Code County	City . State ZIP Code County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	P.O. Box	P.O. Box
	City State ZIP Code	City State ZIP Code
Why you are choosing	Check one:	Check one:
this district to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain, (See 28 U.S.C. § 1408.)	(See 28 U.S.C. § 1408.)
		·
The second secon		

Case 18-00870 Doc 1 Filed 01/12/18

Entered 01/12/18 09:18:16 Desc Main Page 3 of 11

Debior 1

00 1	Docui
111 CSY	20
Last Nomb	

Case number (# known)_

Tell the Court About Your Bankruptcy Case

7. The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a bri for Bankruptcy (Form Chapter 7 Chapter 11 Chapter 12 Chapter 13	ief description of each, see <i>Noti</i> . 2010)). Also, go to the top of particles.	ce Required by 11 age 1 and check th	U.S.C. § 342(b) for Individuals Filing ne appropriate box.
в. How you will pay the fee	local court for myourself, you may submitting your with a pre-printe I need to pay the Application for Ir I request that my by law, a judgen less than 150% of pay the fee in instance.	ore details about how you may pay with cash, cashier's of payment on your behalf, you deduces. The fee in installments. If you dividuals to Pay The Filing may fee be waived (You may may, but is not required to, wor the official poverty line the	nay pay. Typically heck, or money ur attorney may pur choose this oppose the company of the comp	order. If your attorney is pay with a credit card or check tion, sign and attach the pate (Official Form 103A). on only if you are filing for Chapter 7, and may do so only if your income is a family size and you are unable to bust fill out the Application to Have the
e. Have you filed for bankruptcy within the last 8 years?	No Yes. District District District	When When When	MM / DD / YYYY	Case numberCase numberCase number
o. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Yes. Debtor District Debtor District		MM/DD/YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
1. Do you rent your residence?	residence? ☐ No. Go to ☐ Yes. Fill t	dlord obtained an eviction judg		and do you want to stay in your . Against You (Form 101A) and file it with

Entered 01/12/18 09:18:16 Desc Main Case 18-00870 Doc 1 Filed 01/12/18 Page 4 of 11 Document Casa number (# mown). Report About Any Businesses You Own as a Sole Proprietor 🕅 No. Go to Part 4. 12. Are you a sole proprietor of any full- or part-time Yes. Name and location of business business? A sole proprietorship is a business you operate as an Name of business, if any individual, and is not a separate legal entity such as a corporation, partnership, or Number Street LLC. If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. City State ZIP Code Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) ☐ None of the above If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it 13. Are you filing under can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your Chapter 11 of the most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if Bankruptcy Code and any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). are you a small business debtor? 🔀 No. I am not filing under Chapter 11, For a definition of small business debtor, see No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in 11 U.S.C. § 101(51D). the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any · 🗹 Nn property that poses or is ☐-Yes. What is the hazard? alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs If immediate attention is needed, why is it needed? _ immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Number Street

City

ZIP Code

State

Doc 1 Filed 01/12/18 Document

Desc Main Entered 01/12/18 09:18:16 Page 5 of 11

Debtor 1

Case number (# known)

Explain Your Effort

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities

s to Receiv	e a Briefing About Credit Cou	ınseling			
About Debt	or 1:		Ą	bout Debtor 2 (S	Spouse Only in a Joint Case):
You must ch	eck one:		Y	ou must check or	ne:
counseli filed this certificat	d a briefing from an approved cr ing agency within the 180 days b bankruptcy petition, and I receiv te of completion.	efore I red a	· [counseling ag	iefing from an approved credit ency within the 180 days before ruptcy petition, and I received a ompletion.
Attach a i plan, if ar	copy of the certificate and the paym ny, that you developed with the age	nent ncy.		Attach a copy o	of the certificate and the payment tyou developed with the agency.
counsell filed this certificat	d a briefing from an approved cra ng agency within the 180 days be bankruptcy petition, but I do not e of completion.	fore I have a		counseling age	iefing from an approved credit ency within the 180 days before I ruptcy petition, but I do not have ompletion.
Within 14 you MUS ⁻ plan, if an	days after you file this bankruptcy of file a copy of the certificate and py.	petition, ayment		Within 14 days	after you file this bankruptcy petitio a copy of the certificate and paymen
services : unable to days afte	nat I asked for credit counseling from an approved agency, but w. obtain those services during the I made my request, and exigent ances merit a 30-day temporary wurement.	∍7		services from a unable to obtai days after I ma	sked for credit counseling an approved agency, but was in those services during the 7 de my request, and exigent merit a 30-day temporary waiven
requireme what effort you were u bankrupto	a 30-day temporary waiver of the nt, attach a separate sheet explain is you made to obtain the briefing, unable to obtain it before you filed for y, and what exigent circumstances ou to file this case.	why · ·		requirement, att what efforts you you were unable	day temporary waiver of the ach a separate sheet explaining made to obtain the briefing, why to obtain it before you filed for what exigent circumstances file this case.
dissatisfied briefing be	may be dismissed if the court is d with your reasons for not receivin fore you filed for bankruptcy.			Your case may lidissatisfied with	be dismissed if the court is your reasons for not receiving a ou filed for bankruptcy.
If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.		file.		If the court is sa still receive a bri You must file a c agency, along w developed, if an may be dismisse	tisfied with your reasons, you must efing within 30 days after you file, pertificate from the approved with a copy of the payment plan you y. If you do not do so, your case ed.
Any extens only for cau days.	ion of the 30-day deadline is grant use and is limited to a maximum of	ed :		Any extension of only for cause and days.	f the 30-day deadline is granted nd is limited to a maximum of 15
l am not re credit cour	equired to receive a briefing abounced for second and second and second and second are second as the second and second are second as the second are second are second as th	ıt · .		l am not require credit counselli	ed to receive a briefing about ng because of:
☐ Incapad	deficiency that makes me incapable of realizing or mal rational decisions about fina	ding .		☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
☐ Disabili	ity. My physical disability cause to be unable to participate in briefing in person, by phone through the internet, even a reasonably tried to do so.	na 📜		☐ Disability,	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

duty in a military combat zone.

Active duty. I am currently on active military

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

duty in a military combat zone.

Active duty. I am currently on active military

If you believe you are not required to receive a

briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

I Danny Mighe will take the class next week. Danny Migher

q

Doc 1 Filed 01/12/18 Document

Entered 01/12/18 09:18:16 Desc Main Page 7 of 11

Debtor 1

Case number (# known)

16. What kind of debts do	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."				
you have?	☐ No. Go to line 16b. Yes. Go to line 17.				
	16b. Are your debts prima money for a business or	arily business debts? Business debts investment or through the operation of the	are debts that you incurred to obtain business or investment.		
	☐ No. Go to line 16c. ☐ Yes. Go to line 17.	•			
	16c. State the type of debts yo	ou owe that are not consumer debts or bus	iness debts.		
7. Are you filing under Chapter 7?	No. I am not filing under €	Chapter 7. Go to line 18.	And the second s		
Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes, I am filing under Char	oter 7. Do you estimate that after any exemes are paid that funds will be available to a	npt property is excluded and distribute to unsecured creditors?		
. How many credifors do you estimate that you owe?	≱ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ Môre than 100,000		
. How much do you estîmate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	☐ \$1,000,001-\$10 million ☐ \$10,000,001-\$50 million ☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
How much do you estimate your liabilities to be?	<pre> \$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million </pre>	☐ \$1,000,001-\$10 million☐ \$10,000,001-\$50 million☐ \$50,000,001-\$100 million☐ \$100,000,001-\$500 million☐	☐ \$500,000,001-\$1 billion ☐ \$1,000,000,001-\$10 billion ☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion		
ог уоц	I have examined this petition, a correct.	and I declare under penalty of perjury that	the information provided is true and		
	If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.				
	If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).				
		vith the chapter of title 11, United States C			
	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.				
	O 40 1				
	& Jany Megner	*	e of Debtor 2		

Entered 01/12/18 09:18:16 Desc Main Case 18-00870 Doc 1 Filed 01/12/18 Page 8 of 11 Document Debtor 1 Case number (# km) I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility For your attorney, if you are to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief represented by one available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no If you are not represented knowledge after an inquiry that the information in the schedules filed with the petition is incorrect. by an attorney, you do not need to file this page. × Date Signature of Attorney for Debtor DD /YYYY Printed name Firm name Number Street City ZIP Code State Contact phone

State

Bar number

Doc 1

Filed 01/12/18 Document

Entered 01/12/18 09:18:16 Desc Main Page 9 of 11

Debtor 1

Case number (it kn

For you if you are filing this ban kruptcy without an atto rnev

If you are represented by an afforney, you do not need to file this page.

The law allows you, as an individual, to represent yourself in bankruptcy court, but you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned.

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

Are you aware that filing for bankruptcy is a serious action with long-term financial and legal consequences?
No
¥ Yes
Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccurate or incomplete, you could be fined or imprisoned?
□ No
⊠ Yes
Did.you pay or agree to pay someone who is not an attorney to help you fill out your bankruptcy forms? No
Yes. Name of Person
Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorney may cause me to lose my rights or property if I do not properly handle the case.

* Dany Mighe	*
Signature of Debtor/i	Signature of Debtor 2
Date 1-12-18 MM / DD / YYYY	Date MM / DD / YYYY
Contact phone 113-494-349	Contact phone
Celi phone	Cell phone
Email address	Email address

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In Re:))	
	Debtor (s)	Downy	Mishee)	Case No. Chapter 13.

List of Creditors

Department of Finance P.O.Box 88298 City of Chicago 60604	
IL traffic tickets 2005 E 95th Street Chicago IL 60617	
· :	
- ·-	·

Case 18-00870 Doc 1 Filed 01/12/18 Entered 01/12/18 09:18:16 Desc Main Document Page 11 of 11 Debtor I